OCCUPATIONAL INJURIES AND DISEASES IN **ALBERTA**

Lost-Time Claims, Disabling Injury Claims and Claim Rates

Wholesale and Retail Industries

2004 to 2008

Summer 2009

WORK SAFE ALBERTA

Government of Alberta

Employment and Immigration

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HIGHLIGHTS

Lower lost-time and disabling injury rates in 2008.

- In 2008, the Wholesale and Retail sector lost-time claim rate decreased by 8.5% to 1.99 per 100 person-years worked, from 2.17 per 100 person-years worked in 2007. The average lost-time claim rate for all sectors in the province was 1.88 per 100 person-years worked.
- In 2008, the Wholesale and Retail sector had a duration rate of 33, a 6.8% decrease from the 2007 rate of 35. This duration rate is lower than the provincial rate of 41 days lost per 100 person-years worked.
- The disabling injury rate decreased by 3.3%, from 3.55 per 100 person-years worked in 2007 to 3.44 in 2008. The average disabling injury rate for all sectors in the province was 3.63 per 100 person-years worked.
- The decreases in the lost-time claim and disabling injury rates in 2008 were the result of the decreases in the numbers of lost-time and injury claims. Lost-time claims decreased by 6.6% and disabling injury claims by 1.3%.
- The 2008 fatality rate was 44 per million person-years worked. The average fatality rate for all sectors in the province in 2008 was 99 per million person-years worked.

Large size employers experienced the highest injury rates.

- Employers with 100 or more person-years worked had the highest lost-time claim rate in 2008, at 2.26 per 100 person-years worked.
- Employers with 100 or more person-years worked had the highest disabling injury rate at 4.42 per 100 person-years worked, followed by employers with 40 to 99 person-years worked, 2.92 per 100 person-years worked.
- Employers with more than 100 person-years worked had a disabling injury rate almost double their lost-time claim rate. Lost-time claim rates and injury rates in the Wholesale and Retail sector increase with the size of the employer.

Injury rates decreased in most sub-sectors.

- Lost-time claim and disabling injury rates decreased in most Wholesale and Retail sub-sectors, except for the Office, Medical and Entertainment Equipment sub-sector and the Yard and Home Improvement Centres sub-sector, which showed increases in their lost-time claim and disabling injury rates in 2008.
- The Yard and Home Improvement Centres sub-sector had the highest lost-time claim and disabling injury rates at 3.44 and 6.08 per 100 person-years worked respectively.

- The Office, Medical and Entertainment Equipment sub-sector had the lowest lost-time claim and disabling injury rates at 0.44 and 0.60 per 100 person-years worked respectively.
- The Wholesale and Retail sector accounted for 19.2% of the person-years worked in the province, 20.3% of the lost-time claims, 18.6% of modified work claims, and when combined, 18.1% of the disabling injury claims.

In 2008, sprains, strains and tears were the most common nature of injury.

- Sprains, strains and tears continued to be the leading nature of injury, accounting for 52.0% of the disabling injury claims submitted in the Wholesale and Retail sector.
- The back (including spine and spinal cord) was the most commonly injured body part, accounting for 26.0% of all disabling injury claims. Lost-time claims connected with body systems displayed a proportion that was 0.3 times the average for all sectors.
- The primary sources of injury causing disabling injury claims were containers, accounting for 19.4% of the disabling injury claims, followed by persons, plants, animals and minerals, 18.4%. Compared to the average for all sectors in the province, containers and furniture and fixtures displayed proportions that were 1.8 and 1.6 times higher than the average for all sectors respectively.
- In 2008, the most common type of event or exposure was bodily reaction or exertion which accounted for 45.7% of disabling injury claims. Disabling injury claims caused by struck by object had a proportion that was 1.1 times the average for all sectors.

A few notes about this report:

- This report presents 2008 data beside 2007 data to help with comparisons. Additional historical data are presented where possible.
- Information presented in this report is based on incidents that occurred during 2008 and were accepted as lost-time or modified work claims by Workers' Compensation Board – Alberta (WCB) as of March 31, 2009.
- About 80% of employed persons in Alberta are covered by WCB. This report focuses on all industry activity in Alberta covered by the WCB and by the provincial legislation for occupational health and safety. Most industry sectors are included but notable exceptions consist of the Government of Canada, and parts of the agriculture and finance sectors. Several professional groups (i.e. the teaching and medical professions) are also excluded as are some industries where WCB coverage is not compulsory.
- Injury claim rates based on a small number of person-years worked are too volatile to make valid comparisons over time. Therefore, claim rates are not calculated when there are fewer than 40 person-years worked. Duration rates are also volatile when based on a small number of lost-time claims. Duration rates are not calculated when there are fewer than 30 lost-time claims.
- Estimates of year-over-year change for rates presented in this report are calculated using unrounded figures and may not match those produced from rounded figures. Percentages displayed in tables may also not total 100, due to rounding.
- Throughout the report, the lost-time claim rate is the number of lost-time claims per 100 person-years worked, the disabling injury rate is the number of disabling injury claims per 100 person-years worked and the duration rate is the number of days lost per 100 person-years worked. Fatality rates are expressed as the number of fatalities per million person-years worked.
- Analyses by industry are based on WCB industry classification and aggregation. For more information see http://ds.wcb.ab.ca/WCB.RateManual.WebServer/alphaindex.aspx.
- Analyses by occupation group are based on the National Occupational Classification (NOC). The NOC provides a standard list of occupations across the country. For more information see http://www5.hrsdc.gc.ca/NOC.
- Occupational injuries and diseases listed throughout this report are based on the Z795 Coding of Work Injury or Disease Information produced by the Canadian Standards Association (CSA) for categorizing occupational injury and disease. For information see http://www.shopcsa.ca/onlinestore/GetCatalogItemDetails.asp?mat=2416404.
- Terms, definitions and formulas used throughout this report are described in Appendix A.

INTRODUCTION

Role of the Ministry of Employment and Immigration

The Ministry of Employment and Immigration includes the reporting entity of the Department of Employment and Immigration (E&I). E&I develops and delivers policies, programs and services to foster labour force development; ensure fair, safe and healthy workplaces; and help those in need. The Department also provides leadership for immigration and interprovincial labour mobility policy for the Government of Alberta, and coordinates resources to support the settlement and integration of new Albertans. The Occupational Health and Safety Council (OHSC) is an administrative body that performs an advisory function in accordance with the power and authority specified under the *Occupational Health and Safety Act*.

Occupational Injuries and Diseases in Alberta – Wholesale and Retail Industries 2004 to 2008

E&I prepares this annual report to provide analysis of workplace health and safety information to meet the demand from industry and safety associations, labour organizations, employers and workers for incorporating this information into their strategic plans for enhancing workplace health and safety. This includes:

- descriptions of programs and initiatives undertaken in pursuit of its workplace health and safety mission and goals;
- analysis of provincial occupational injury and disease information;
- estimations of the risk of injury or disease at the provincial, industry sector and sub-sector level as well as general descriptions about the incidents and injured workers.

The *Occupational Injuries and Diseases in Alberta* publications present analysis of aggregate injury claim data to allow for the tracking of workplace health and safety performance over time. This is important for evaluating past and present performance, and in providing strategic information for the direction of workplace health and safety policy. The analysis contained in this report provides a comprehensive picture of workplace injuries in the province, allowing for a prevention focus to be made based on injury probabilities, rather than possibilities.

Healthy and Productive Workplaces

E&I promotes safe, healthy and productive workplaces, as well as fair, equitable and stable labour relations to ensure a fair, safe and healthy work environment for Alberta's workers. Work is central to people's lives, and to the stability of families and societies. People want

work that provides them with an acceptable standard of living. It is important that workers enter an environment where their health and safety are protected, where they are treated with respect and they are compensated fairly for the job they are doing. This results in an attractive workplace that furthers the position of Alberta employers to be competitive in the global economy (see Note 1.1). Alongside the human cost of occupational injuries and diseases and the impact on families and society, the economic costs are numerous.

Direct compensation payments for occupational injury and disease by WCB are projected to total $740 million in 2009.[1] These costs are ultimately paid by employers through premium payments, and impact the costs of running a business as well as the final cost of delivering products and services. Further costs associated with occupational injuries and diseases include the material damage to equipment and premises, the additional cost of hiring staff to cover for injured workers, and the lost productivity resulting from the absence. Additional impacts of poor health and safety for employers include higher absenteeism and lower morale of employees, loss of skilled and experienced employees, loss of the company's investment in training, and difficulty recruiting high-quality employees due to the loss of image (particularly in the case of subcontractors to larger companies) all leading to losses in productivity and underutilization of production (see Note 1.2).

Note 1.1
Research by the International Institute for Management Development and the World Economic Forum suggests that the safest-working countries also have the best competitiveness ratings *(ILO, XVIIth World Congress on Safety and Health at Work, Introductory Report: Decent Work-Safe Work, September 2005).*

Other costs borne by the economy and society due in part to work-related injuries and diseases include early retirements, unemployment and poorer households. The International Labour Organization (ILO) estimates that in high-income countries, around 40% of all retirements (before statutory age) are caused by disability. This is equivalent to around 14% of the lifetime working capacity of the employed labour force.[2] Occupational injuries and diseases also affect unemployment and household income levels. Workers with an impairment of capacity can reduce their re-employability and impact household income. Workplace injuries and diseases typically reduce the overall earnings of households and in certain cases, family members have to give up jobs in order to care for an injured worker.

Note 1.2
The International Labour Organization (ILO) estimates that approximately 4% of Gross Domestic Product is lost due to occupational injuries and diseases *(ILO, World Day for Safety and Health at Work 2009 –Facts on safety and health at work issues, April 2009).*

1 See the Workers Compensation Board Alberta 2009 Premium Rate Manual
http://www.wcb.ab.ca/pdfs/employers/09_premium_rate_manual.pdf
2 See the International Labour Organization report: Safety in numbers – pointers for a global safety culture at work
http://www.ilo.org/public/english/protection/safework/worldday/report_eng.pdf

PROVINCIAL SUMMARY

The positive trend continues: there were fewer injuries reported and more person-years worked in 2008.

In recent years, improvements were made to the analysis of WCB claim information allowing for modified work claims to be analyzed alongside lost-time claims. Using modified work claim data in addition to lost-time claim data ensures a more comprehensive picture of workplace injuries, and allows for greater insight into incident prevention.

A lost-time claim is a claim submitted to the WCB for an occupational injury or disease that causes a worker to have time away from work beyond the day of injury. Included are claims receiving reimbursement of full or partial lost wages due to occupational illness or injury, or payment for permanent loss of function (for example, hearing loss claims).

Note 2.1

- **The lost-time claim rate represents the probability or risk of an injury or disease to a worker requiring time away from work, during a period of one year of work.**
- **The disabling injury rate represents the probability or risk of a disabling injury.**

A modified work claim is submitted for an occupational injury or disease where workers have their normal work duties altered enabling them to remain working without losing time from work. Included in the figures are claims where injured workers are helped back into the workplace with modified duties after time lost due to injury or disease, and cases where workers were provided modified duties prior to time lost because of an injury or disease.

Modifying an injured worker's duties can be beneficial for both an employer and an employee. For the employer, the financial cost of an absent worker can be high and returning an injured employee to work as soon as it is medically possible is important for properly managing compensation, disability claims and productivity levels. For the employee, returning to work as soon as medically possible is beneficial both physically and psychologically, and is linked to quicker recovery rates and higher self-esteem. Long absences from the workplace are also linked to decreases in labor market attachment.

The number of disabling injury claims reflects both the lost-time and modified work concepts and produces an overall figure where an occupational injury or disease disables a worker causing either time lost from work or for normal work duties to be modified.

In 2008, a total of 31,410 lost-time claims were accepted by WCB. This is a decrease of 8.2% from 2007. In contrast, the person-years worked estimates increased by 3.7% to 1,671,916 between 2007 and 2008 (see Table 2.1). Expressed as a lost-time claim rate, the data translates into a rate of 1.88 per 100 person-years worked, a decrease of 11.6% from 2007, as proportionately there were fewer lost-time injury claims. The 2008 rate is the

lowest in the past eighteen years, and since 1991 the lost-time claim rate has decreased by 54.5%. Since 2004, the lost-time claim rate has decreased by 26.2%.

Table 2.1
Provincial Figures – Alberta: 2007 and 2008

	2007	2008	% Change
Person-years worked	1,611,892	**1,671,916**	3.7%
Lost-time claims	34,227	**31,410**	-8.2%
Lost-time claim rate	2.12	**1.88**	**-11.6%**
Modified work claims	42,491	**51,725**	21.7%
Lost-time claims involving modified work	14,245	**22,443**	57.6%
Disabling injury claims	62,473	**60,692**	-2.9%
Disabling injury rate	3.88	**3.63**	**-6.3%**
Duration rate	48	**41**	-13.9%
Days lost (LTC)	767,671	**689,523**	-10.2%
Compensation payments (LTC)	$219,296,722	**$211,054,921**	-3.8%

Data Source: WCB Data, Prepared by Data Development and Evaluation

The total number of modified work claims submitted in 2008 was 51,725, an increase of 21.7%. There were 22,443 claims involving both lost-time and modified work. The number of disabling injury claims was 60,692, a decrease of 2.9% from 2007. The number of lost-time claims involving modified work increased by 57.6% from 2007, indicative of improving claims management. Expressed as a rate, the 2008 disabling injury rate was 3.63 per 100 person-years worked, a decrease of 6.3% from the 2007 rate of 3.88.

Estimates of injury and disease severity are calculated using information on the number of days lost from work. Three basic measures of severity are the duration rate, median days lost from work and average days lost from work. The severity of the injuries and diseases decreased in 2008, as reflected by a lower duration rate and a decrease in average days lost. The effort of employers to introduce modified work programs to integrate injured workers back into the workforce also has a positive impact on work days lost. The duration rate of 41 days lost per 100 person-years worked was 13.9% lower than in 2007. The median number of work days lost in 2008 was seven, the same as 2007, and the average days lost decreased to 22.0, from 22.4 in 2007.

Table 2.2 displays the lost-time claim and disabling injury figures and rates for the province, and also for the major industry sectors in Alberta. The data provides a useful setting for analyzing the health and safety performance of the Wholesale and Retail industries.

The 2008 lost-time claim rate for the Wholesale and Retail sector of 1.99 per 100 person-years worked was higher than the Mining and Petroleum Development sector, the Business, Personal and Professional Services sector and the Construction and Construction Trade Services sector, although lower than the other four major industry sectors. The disabling

injury rate, 3.44 per 100 person-years worked, displays a similar pattern, being higher than the Mining and Petroleum Development sector, the Business, Personal and Professional Services sector and the Public Administration, Education and Health Services sector but lower than the other four major industry sectors.

Table 2.2
Lost-Time Claim and Disabling Injury Rates by Major Industry Sector – Alberta: 2007 and 2008

Major Industry Sector	2007		2008	
	Lost-Time Claim Rate	Disabling Injury Rate	Lost-Time Claim Rate	Disabling Injury Rate
Alberta	2.12	3.88	**1.88**	**3.63**
Agriculture and Forestry	2.99	3.75	**2.72**	**3.65**
Business, Personal and Professional Services	1.30	1.86	**1.20**	**1.79**
Construction and Construction Trade Services	2.32	5.05	**1.91**	**4.65**
Manufacturing, Processing and Packaging	2.75	6.50	**2.24**	**5.78**
Mining and Petroleum Development	0.76	3.02	**0.66**	**2.92**
Public Administration, Education and Health Services	2.44	3.14	**2.29**	**3.00**
Transportation, Communication and Utilities	2.94	4.70	**2.69**	**4.42**
Wholesale and Retail	2.17	3.55	**1.99**	**3.44**

Data Source: WCB Data, Prepared by Data Development and Evaluation

INDUSTRY SECTOR SUMMARY

In 2008, the lost-time claim rate for the Wholesale and Retail sector was 1.99 per 100 person-years worked.

The Wholesale and Retail sector lost-time claim rate decreased in 2008 by 8.5% to 1.99 per 100 person-years worked, from 2.17 in 2007. The disabling injury rate decreased by 3.3%, to 3.44 per 100 person-years worked (see Table 3.1). The average lost-time claim rate for all sectors in the province was 1.88 per 100 person-years worked and the average disabling injury rate was 3.63 per 100 person-years worked.

The decreases in the 2008 lost-time claim and disabling injury rates for the Wholesale and Retail sector were the result of decreases in the number of lost-time and injury claims, and the number of person-years worked increased by 2.2% from the year 2007. The decrease in claims was a result of decreases in most of the sub-sectors.

Table 3.1
Wholesale and Retail Industries – Alberta: 2007 - 2008

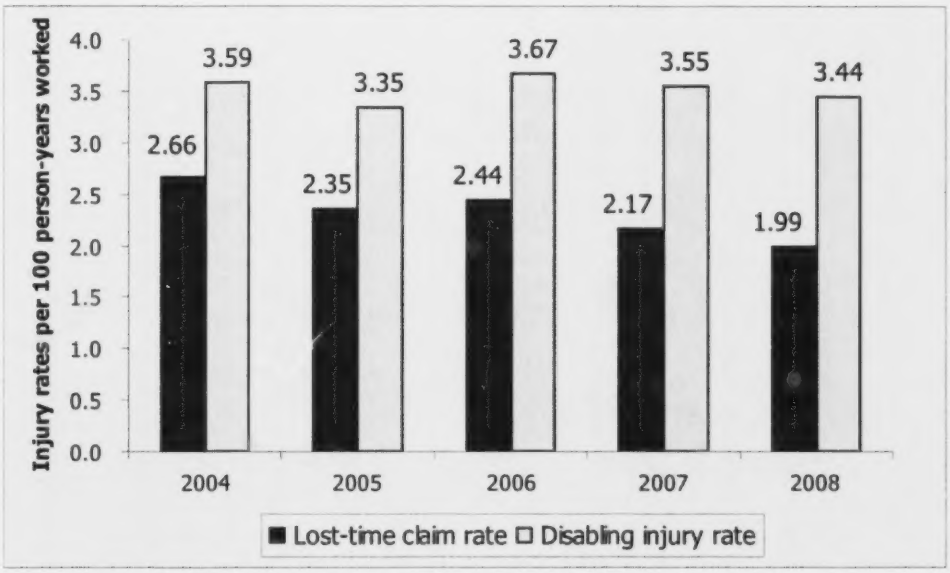
	2007	2008	% Change
Person-years worked	313,647	**320,407**	2.2%
Lost-time claims	6,816	**6,369**	-6.6%
Lost-time claim rate	**2.17**	**1.99**	**-8.5%**
Modified work claims	7,288	**9,612**	31.9%
Lost-time claims involving modified work	2,955	**4,973**	68.3%
Disabling injury claims	11,149	**11,008**	-1.3%
Disabling injury rate	**3.55**	**3.44**	**-3.3%**
Duration rate	35	**33**	-6.8%
Days lost (LTC)	111,272	**105,990**	-4.7%
Compensation payments (LTC)	$28,136,518	**$29,406,636**	4.5%

Data Source: WCB Data, Prepared by Data Development and Evaluation

Estimates of injury and disease severity are calculated using information on the number of days lost from work. Three basic measures of severity are the duration rate, median days lost from work and average days lost from work. The severity of injuries and diseases decreased in 2008, as reflected by a lower duration rate and a decrease in average days lost. The effort of employers to introduce modified work programs to integrate injured workers back into the workforce also has a positive impact on work days lost. In 2008, the Wholesale and Retail sector had a duration rate of 33, a 6.8% decrease from the 2007 rate of 35 and lower than the provincial rate of 41.

Since 2004 (see Chart 3.1), the lost-time claim rate for the Wholesale and Retail sector decreased by 25.2%.

Chart 3.1
Injury Rates for Wholesale and Retail Industries - Alberta: 2004 - 2008[3]



Data Source: WCB Data, Prepared by Data Development and Evaluation

Rates by Employer Size

In the Wholesale and Retail sector, employers with greater than 100 person-years worked had the highest lost-time claim rate at 2.26 per 100 person-years worked, followed by employers with 49 to 99 person-years worked, 1.95. Employers with less than 10 person-years worked had the lowest rate, 1.13 (see Table 3.2). Disabling injury rates were higher for employers with greater than 100 person-years at 4.42 per 100 person-years worked, followed by employers with 49 to 99 person-years worked at 2.92 per 100 person-years worked. Employers with more than 100 person-years worked had a disabling injury rate almost three times higher than employers with less than 10 person-years worked.

[3] Disabling Injury Rates are available from 2004 onwards. The rate in 2004 was produced using a 27-month period to capture information on submitted claims in the 2004 calendar year. From 2005, a consistent 15-month period has been used to capture claims for particular years, in line with the methodology for the production of Lost-Time Claim Rates.

Table 3.2
Lost-Time Claim and Disabling Injury Rate by Size of Employer-Alberta: 2008

Size of Employer	Number of Accounts	Person-Years Worked	Lost-Time Claims	Disabling Injuries	Lost-time Claim Rate	Disabling Injury Rate
Less than 10 person-years worked	15,924	43,407	490	619	1.13	1.43
10 to 19 person-years worked	1,899	26,563	379	513	1.43	1.93
20 to 39 person-years worked	1,144	31,787	591	795	1.86	2.50
40 to 99 person-years worked	797	49,604	967	1,446	1.95	2.92
100 or more person-years worked	428	169,047	322	7,474	2.26	4.42
Unspecified	26	N/A*	20	161	N/A*	N/A*

* These are employers with no payroll information or with person-years worked eq... o zero
Data Source: WCB Data, Prepared by Data Development and Evaluation

Distribution of Injury Claims

Table 3.3 presents figures for the proportion of employers in the Wholesale and Retail sector without lost-time claims or disabling injury claims in 2008. Table 3.4 displays figures for the number of claims submitted by employers.

Table 3.3
Proportion of Employers with no Lost-Time or Disabling Injury Claims – Wholesale and Retail Industries: 2008

Proportion of Employers	With no Lost-Time Claims	With no Disabling Injury Claims
Wholesale and Retail	91%	89%

Data Source: WCB Data, Prepared by Data Development and Evaluation

For the Wholesale and Retail sector, 91% of employers had no lost-time claims and 89% of employers had no disabling injury claims, meaning the injuries and diseases are the results of incidents occurring at the operations of 10% of the employers (see Table 3.3). These figures however, are influenced by employer size. In 2008, the number of employers with no lost-time claims and the number of employers with no disabling injury claims translates to approximately 40% and 35% of the total person-years worked in the Wholesale and Retail sector respectively (see Table 4.10).

For employers with submitted claims, 60% submitted one lost-time claim, 32% two to five claims and around 8% six or more lost-time claims. For disabling injury claims, similar proportions exist although the number of employers submitting six or more disabling injury claims was 11% (see Table 3.4).

Table 3.4
Proportion of Employers with Claims – Wholesale and Retail Industries: 2008

1 Lost-Time Claim	2 to 5 Lost-Time Claims	6 to 20 Lost-Time Claims	Over 20 Lost-Time Claims
60%	32%	6%	2%
1 Disabling Injury Claim	**2 to 5 Disabling Injury Claims**	**6 to 20 Disabling Injury Claims**	**Over 20 Disabling Injury Claims**
56%	33%	8%	3%

Data Source: WCB Data, Prepared by Data Development and Evaluation

Employers that submitted one to five lost-time claims and employers that submitted one to five disabling injury claims accounted for around 27% and 26% of the total person-years worked in the Wholesale and Retail sector respectively. Employers that submitted six or more lost-time and employers that submitted six or more disabling injury claims accounted for approximately 33% and 39% of the total person-years worked in the Wholesale and Retail sector.

Yard and Home Improvement Centres had the highest lost-time claim rate of all the Wholesale and Retail sub-sectors.

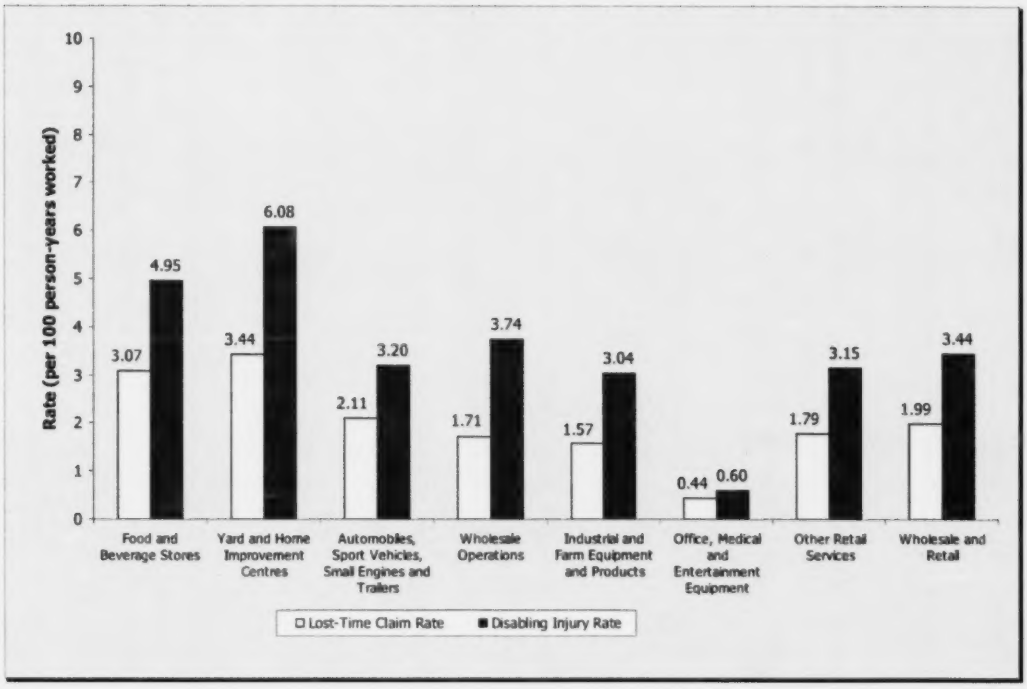
Table 4.1 shows that lost-time claim rates have decreased for all the sub-sectors since 2004. For example, the Food and Beverage Stores sub-sector displayed a 35.0% decrease in the lost-time claim rate from the rate in 2004. The Office, Medical and Entertainment Equipment sub-sector had the lowest lost-time claim rate in each year. In 2008, the Office, Medical and Entertainment Equipment sub-sector experienced the lowest lost-time claim and disabling injury rates at 0.44 and 0.60 per 100 person-years respectively (see Chart 4.1).

Table 4.1
Lost-Time Claim Rate by Wholesale and Retail Sub-Sector — Alberta: 2004-2008

Sub-Sector	2004	2005	2006	2007	2008
Wholesale and Retail	**2.66**	**2.35**	**2.43**	**2.17**	**1.99**
Wholesale Operations	2.43	2.10	2.33	2.03	**1.71**
Food and Beverage Stores	4.73	4.50	4.73	3.84	**3.07**
Industrial and Farm Equipment and Products	1.69	1.64	1.82	1.50	**1.57**
Automobiles, Sport Vehicles, Small Engines and Trailers	5.46	2.69	2.58	2.40	**2.11**
Office, Medical and Entertainment Equipment	0.50	0.42	0.39	0.33	**0.44**
Yard and Home Improvement Centres	3.64	3.82	3.92	3.28	**3.44**
Other Retail Services	1.74	1.71	1.76	1.81	**1.79**

Data Source: WCB Data, Prepared by Data Development and Evaluation

Chart 4.1
Lost-Time Claim and Disabling Injury Rates by Wholesale and Retail Sub-Sector — Alberta: 2008



Data Source: WCB Data, Prepared by Data Development and Evaluation

Wholesale Operations

In 2008, the Wholesale Operations sub-sector had a lost-time claim rate of 1.71 per 100 person-years, slightly lower than the average rate for all sectors in the province. The disabling injury rate was 3.74, higher than the provincial rate of 3.63 per 100 person-years worked. The duration rate was 31 days lost per 100 person-years worked, a decrease of 11.4% from 2007 (see Table 4.2). Over the past five years, the lost-time claim rate for the Wholesale Operations sub-sector has fluctuated between a high of 2.43 in 2004 to a low of 1.71 per 100 person-years worked in 2008. The median and average days lost were six and 18 days per claim. The coinciding figures for all sectors in the province were seven and 22.

Table 4.2
Wholesale Operations — Alberta: 2007-2008

	2007	2008	% Change
Person-years worked	29,402	**28,922**	-1.6%
Lost-time claims	596	**496**	-16.8%
Lost-time claim rate	**2.03**	**1.71**	**-15.4%**
Modified work claims	835	**984**	17.8%
Lost-time claims involving modified work	306	**397**	29.7%
Disabling injury claims	1,125	**1,083**	-3.7%
Disabling injury rate	**3.83**	**3.74**	**-2.1%**
Duration rate	35	**31**	-11.4%
Days lost (LTC)	10,235	**8,924**	-12.8%
Compensation payments (LTC)	$3,075,525	**$2,623,340**	-14.7%

Data Source: WCB Data, Prepared by Data Development and Evaluation

Food and Beverage Stores

The lost-time claim rate for the Food and Beverage Stores sub-sector has decreased by 20.0% from 3.84 per 100 person-years in 2007 to 3.07 per 100 person-years in 2008. The disabling injury rate has also decreased by 15.3%. The duration rate was 46 days lost per 100 person-years in 2008, a 17.9% decrease from 2007 (see Table 4.3). The median days lost was six, one day shorter than the respective provincial figure. The average days lost per claim was 15, while the average figure for all sectors was 22, providing indications of a low severity of injury in this sub-sector.

Between 2004 and 2008, the lost-time claim rate in the Food and Beverage Stores sub-sector decreased by 35.0%, from 4.73 in 2004 to 3.07 per 100 person-years worked in 2008.

Table 4.3
Food and Beverage Stores — Alberta: 2007-2008

	2007	2008	% Change
Person-years worked	54,948	**57,671**	5.0%
Lost-time claims	2,108	**1,771**	-16.0%
Lost-time claim rate	**3.84**	**3.07**	**-20.0%**
Modified work claims	2,186	**2,596**	18.8%
Lost-time claims involving modified work	1,083	**1,512**	39.6%
Disabling injury claims	3,211	**2,855**	-11.1%
Disabling injury rate	**5.84**	**4.95**	**-15.3%**
Duration rate	56	**46**	-17.9%
Days lost (LTC)	30,659	**26,414**	-13.8%
Compensation payments (LTC)	$7,029,496	**$5,945,881**	-15.4%

Data Source: WCB Data, Prepared by Data Development and Evaluation

Industrial and Farm Equipment and Products

In 2008, the lost-time claim rate for the Industrial and Farm Equipment and Products sub-sector was 1.57 per 100 person-years, below the provincial figure of 1.88. The disabling injury rate decreased 0.4%, from 3.05 in 2007 to 3.04 per 100 person-years worked in 2008. The duration rate decreased by 3.0% from 34 days lost per 100 person-years worked in 2007 to 33 days lost per 100 person-years worked in 2008 (see Table 4.4). The median and average days lost were six and 21. The median and average days lost for all sectors were seven and 22 respectively.

Over the past five years, the lost-time claim rate in the Industrial and Farm Equipment and Products sub-sector decreased by 6.6%. The rate decreased from 1.69 in 2004 to 1.57 per 100 person-years worked in 2008. The person-years worked grew by 21.8% since 2004.

Table 4.4
Industrial and Farm Equipment and Products — Alberta: 2007-2008

	2007	2008	% Change
Person-years worked	51,745	**52,897**	2.2%
Lost-time claims	778	**833**	7.1%
Lost-time claim rate	**1.50**	**1.57**	**4.7%**
Modified work claims	1,080	**1,359**	25.8%
Lost-time claims involving modified work	280	**585**	108.9%
Disabling injury claims	1,578	**1,607**	1.8%
Disabling injury rate	**3.05**	**3.04**	**-0.4%**
Duration rate	34	**33**	-3.0%
Days lost (LTC)	17,493	**17,344**	-0.9%
Compensation payments (LTC)	$5,644,109	**$6,825,421**	20.9%

Data Source: WCB Data, Prepared by Data Development and Evaluation

Automobiles, Sport Vehicles, Small Engines and Trailers

In 2008, the Automobiles, Sport Vehicles, Small Engines and Trailers sub-sector had a lost-time claim and disabling injury rate of 2.11 and 3.20 per 100 person-years worked, respectively. Both rates decreased by 12.2% and 5.5% from the rate in 2007 respectively. The duration rate was 41 per 100 person-years worked (see Table 4.5). The median and average days lost for this sub-sector were six and 20 respectively.

Table 4.5
Automobiles, Sport Vehicles, Small Engines and Trailers — Alberta: 2007-2008

	2007	2008	% Change
Person-years worked	48,441	**49,818**	2.8%
Lost-time claims	1,162	**1,049**	-9.7%
Lost-time claim rate	**2.40**	**2.11**	**-12.2%**
Modified work claims	836	**1,192**	42.6%
Lost-time claims involving modified work	358	**647**	80.7%
Disabling injury claims	1,640	**1,594**	-2.8%
Disabling injury rate	**3.39**	**3.20**	**-5.5%**
Duration rate	41	**41**	0.6%
Days lost (LTC)	19,909	**20,591**	3.4%
Compensation payments (LTC)	$5,062,057	**$5,771,692**	14.0%

Data Source: WCB Data, Prepared by Data Development and Evaluation

Office, Medical and Entertainment Equipment

In 2008, the Office, Medical and Entertainment Equipment sub-sector's lost-time claim rate was 0.44 per 100 person-years worked, while the disabling injury rate was 0.60. Both were the lowest rates of all sub-sectors in the Wholesale and Retail sector. The duration rate increased to 7 days lost per 100 person-years worked from 5 days lost per 100 person-years worked in 2007 (see Table 4.6). The median and average days lost were also low, at 5 and 17. Both were lower than the provincial figures of seven and 22.

Between 2004 and 2008, the lost-time claim rate for the Office, Medical and Entertainment Equipment sub-sector did not rise above the 2004 figure of 0.50 per 100 person years, and has been the lowest in the Wholesale and Retail sector in the past five years.

Table 4.6
Office, Medical and Entertainment Equipment — Alberta: 2007-2008

	2007	2008	% Change
Person-years worked	25,324	**25,763**	1.7%
Lost-time claims	84	**114**	35.7%
Lost-time claim rate	**0.33**	**0.44**	**33.4%**
Modified work claims	64	**127**	98.4%
Lost-time claims involving modified work	27	**87**	222.2%
Disabling injury claims	121	**154**	27.3%
Disabling injury rate	**0.48**	**0.60**	**25.1%**
Duration rate	5	**7**	34.1%
Days lost (LTC)	1,391	**1,898**	36.4%
Compensation payments (LTC)	$359,936	**$456,387**	26.8%

Data Source: WCB Data, Prepared by Data Development and Evaluation

Yard and Home Improvement Centres

The Yard and Home Improvement Centres sub-sector had a lost-time claim rate of 3.44 per 100 person-years worked in 2008, an increase of 4.6% from 2007. The disabling injury rate also increased by 9.4% to 6.08 per 100 person-years worked. This increase was caused by a 7.4% increase in disabling injury claims and a 1.9% decrease in person-years worked. The duration rate was 52 days lost per 100 person-years worked (see Table 4.7). The median days lost was five, while the average days lost was 15. Both numbers were lower than their coinciding figure for all sectors, indicating a lower severity of injury in this sub-sector.

Between 2004 and 2008, the lost-time claim rate for the Yard and Home Improvement Centres sub-sector has decreased by 5.7%, from 3.64 to 3.44 per 100 person-years worked.

Table 4.7
Yard and Home Improvement Centres — Alberta: 2007-2008

	2007	2008	% Change
Person-years worked	13,915	**13,653**	-1.9%
Lost-time claims	457	**469**	2.6%
Lost-time claim rate	**3.28**	**3.44**	**4.6%**
Modified work claims	531	**744**	40.1%
Lost-time claims involving modified work	215	**383**	78.1%
Disabling injury claims	773	**830**	7.4%
Disabling injury rate	**5.56**	**6.08**	**9.4%**
Duration rate	57	**52**	-8.6%
Days lost (LTC)	7,924	**7,104**	-10.3%
Compensation payments (LTC)	$1,739,715	**$2,142,600**	23.2%

Data Source: WCB Data, Prepared by Data Development and Evaluation

Other Retail Services

The lost-time claim rate for the Other Retail Services sub-sector was 1.79 per 100 person-years worked in 2008, while the disabling injury rate was 3.15 per 100 person-years worked. Both figures were below the provincial figures of 1.88 and 3.63 per 100 person-years worked. The duration rate was 26 days lost per 100 person-years worked (see Table 4.8). The median and average days lost were five and 14. Both figures were lower than their coinciding figures for all sectors.

Table 4.8
Other Retail Services — Alberta: 2007-2008

	2007	2008	% Change
Person-years worked	89,873	**91,684**	2.0%
Lost-time claims	1,631	**1,637**	0.4%
Lost-time claim rate	**1.81**	**1.79**	**-1.6%**
Modified work claims	1,756	**2,610**	48.6%
Lost-time claims involving modified work	686	**1,362**	98.5%
Disabling injury claims	2,701	**2,885**	6.8%
Disabling injury rate	**3.01**	**3.15**	**4.7%**
Duration rate	26	**26**	0%
Days lost (LTC)	23,661	**23,715**	0.2%
Compensation payments (LTC)	$5,225,680	**$5,641,315**	8.0%

Data Source: WCB Data, Prepared by Data Development and Evaluation

Distribution of injury claims

Table 4.9 presents figures for the proportion of employers without lost-time or disabling injury claims in 2008, by sub-sector. Table 4.10 presents the respective person-years worked for these employers in 2008. Table 4.11 displays figures for the number of claims submitted by employers.

Table 4.9
Proportion of Employers with no Lost-Time or Disabling Injury Claims, by Wholesale and Retail Sub-Sector – Alberta: 2008

Proportion of Employers by Sub-Sector	With no Lost-Time Claims	With no Disabling Injury Claims
Wholesale and Retail	**91%**	**89%**
Wholesale Operations	88%	84%
Food and Beverage Stores	92%	91%
Industrial and Farm Equipment and Products	91%	88%
Automobiles, Sport Vehicles, Small Engines and Trailers	86%	84%
Office, Medical and Entertainment Equipment	96%	96%
Yard and Home Improvement Centres	76%	72%
Other Retail Services	93%	92%

Data Source: WCB Data, Prepared by Data Development and Evaluation

The Food and Beverage Stores sub-sector, the Office, Medical, and Entertainment Equipment sub-sector and the Other Retail Services sub-sector had higher proportions of employers with no lost-time or disabling injury claims than the average for the Wholesale and Retail sector. These figures, however, are influenced by employer size. In 2008, the

number of employers with no lost-time claims translates to approximately 16%, 68% and 42% of the total person-years worked in these sub-sectors respectively (see Table 4.10).

Table 4.10
Proportion of Person-years worked accounted for by Employers with no Lost-Time or Disabling Injury Claims, by Wholesale and Retail Sub-Sector – Alberta: 2008

Proportion of person-years worked accounted for by employers	With no Lost-Time Claims	With no Disabling Injury Claims
Wholesale and Retail	**40%**	**35%**
Wholesale Operations	47%	41%
Food and Beverage Stores	16%	16%
Industrial and Farm Equipment and Products	43%	31%
Automobiles, Sport Vehicles, Small Engines and Trailers	45%	41%
Office, Medical and Entertainment Equipment	68%	65%
Yard and Home Improvement Centres	21%	17%
Other Retail Services	42%	39%

Data Source: WCB Data, Prepared by Data Development and Evaluation

For employers who did submit claims, the Office, Medical and Entertainment Equipment sub-sector had the highest proportion of employers submitting one lost-time and disabling injury claim. The Yard and Home Improvement Centres sub-sector had the lowest proportion of employers submitting one lost-time and disabling injury claim. The Yard and Home Improvement Centres sub-sector had the highest proportion submitting more than six lost-time claims and the Wholesale Operations sub-sector had the highest proportion submitting more than six disabling injury claims (see Table 4.11).

Table 4.11
Proportion of Employers with Lost-Time or Disabling Injury Claims, by Wholesale and Retail sub-sector – Alberta: 2008

Sub-Sector	1 Lost-Time Claim	2 to 5 Lost-Time Claims	6 to 20 Lost-Time Claims	Over 20 Lost-Time Claims
Wholesale Operations	56%	33%	11%	0%
Food and Beverage Stores	61%	29%	6%	5%
Industrial and Farm Equipment and Products	63%	32%	5%	0%
Automobiles, Sport Vehicles, Small Engines and Trailers	62%	34%	3%	0%
Office, Medical and Entertainment Equipment	69%	30%	2%	0%
Yard and Home Improvement Centres	41%	48%	7%	5%
Other Retail Services	60%	29%	9%	2%

Sub-Sector	1 Disabling Injury Claim	2 to 5 Disabling Injury Claims	6 to 20 Disabling Injury Claims	Over 20 Disabling Injury Claims
Wholesale Operations	53%	31%	10%	5%
Food and Beverage Stores	57%	29%	6%	7%
Industrial and Farm Equipment and Products	53%	35%	10%	1%
Automobiles, Sport Vehicles, Small Engines and Trailers	59%	33%	8%	0%
Office, Medical and Entertainment Equipment	66%	33%	2%	0%
Yard and Home Improvement Centres	39%	49%	7%	5%
Other Retail Services	57%	29%	9%	4%

Data Source: WCB Data, Prepared by Data Development and Evaluation

DEMOGRAPHICS OF INJURED WORKERS

Injured Worker Characteristics

In 2008, Sales and Service Occupations accounted for 17.0% of total lost-time claims, 17.2% of disabling injuries and 13.3% of those employed in the Wholesale and Retail sector. The Trades Helpers, Construction, and Transportation Laborers and Related Occupations had the largest separation between proportions of claims and employment with 9.6% of lost-time claims, 11.4% of disabling injury claims and 4.1% of those employed (see Table 5.1).

Table 5.1
Lost-Time and Disabling Injury Claims by Selected Occupation Group — Alberta: 2008

Occupation Group	Lost-time Claims	Disabling Injury Claims	Employment
Sales & Service Occupations N.E.C.*	17.0%	17.2%	13.3%
Retail Salespersons and Sales Clerks	16.8%	15.8%	22.2%
Clerical Occupations	11.9%	12.2%	9.3%
Trades Helpers, Construction, and Transportation Labourers and Related Occupations	9.6%	11.4%	4.1%
Mechanics	11.6%	10.5%	4.8%
Transportation Equipment Operators and Related Workers, Excl. Labourers	7.8%	7.2%	1.7%
Cashiers	4.9%	4.5%	8.1%
All Other Occupations	20.4%	21.1%	36.6%

*Not Elsewhere Classified
Data Source: WCB Data, Prepared by Data Development and Evaluation; Statistics Canada, Labour Force Survey (Microdata Files)

In 2008, young workers aged 15 to 24 accounted for 22.8% of lost-time claims and 26.6% of disabling injury claims. However, both these numbers are below the estimated number of young workers employed in the Wholesale and Retail sector, at 28.7% (see Table 5.2).[4]

[4] Statistics Canada, Labour Force Survey (Microdata Files) for the Wholesale and Retail Trade.

Table 5.2
Lost-Time and Disabling Injury Claims by Age — Alberta: 2007-2008

Age	2007				2008			
	Lost-Time Claims	%	Disabling Injury Claims	%	Lost-Time Claims	%	Disabling Injury Claims	%
15-19 Years	673	9.9%	1,280	11.5%	576	9.0%	1,211	11.0%
20-24 Years	1,038	15.2%	1,933	17.4%	876	13.8%	1,713	15.6%
25-34 Years	1,518	22.3%	2,606	23.4%	1,336	21.0%	2,485	22.6%
35-44 Years	1,497	22.0%	2,326	20.9%	1,353	21.2%	2,291	20.8%
45-54 Years	1,354	19.9%	1,992	17.9%	1,410	22.1%	2,117	19.2%
55-64 Years	606	8.9%	848	7.6%	683	10.7%	999	9.1%
65+ Years	121	1.8%	150	1.3%	133	2.1%	183	1.7%
Unspecified	9	N/A	14	N/A	2	N/A	9	N/A
Total	**6,816**	**100.0%**	**11,149**	**100.0%**	**6,369**	**100.0%**	**11,008**	**100.0%**

Data Source: WCB Data, Prepared by Data Development and Evaluation

In 2008, women and men were almost equally likely to be employed in the Wholesale and Retail sector (46.8% compared to 53.2%, respectively).[5] However, men accounted for 62.3% of lost-time claims and 64.1% of disabling injuries, while women represented only 37.7% of lost-time claims and 35.9% of disabling injuries (see Table 5.3). This difference is likely the result of the different types of work women and men perform and the gender delineated attitudes and roles they bring to the workplace.[6]

Table 5.3
Lost-Time and Disabling Injury Claims by Gender — Alberta: 2007-2008

Gender	2007				2008			
	Lost-Time Claims	%	Disabling Injury Claims	%	Lost-Time Claims	%	Disabling Injury Claims	%
Women	2,497	37.2%	3,828	34.9%	2,404	37.7%	3,930	35.9%
Men	4,215	62.8%	7,150	65.1%	3,965	62.3%	7,019	64.1%
Unspecified	122	N/A	166	N/A	0	N/A	59	N/A
Total	**6,834**	**100.0%**	**11,144**	**100.0%**	**6,369**	**100.0%**	**11,008**	**100.0%**

Data Source: WCB Data, Prepared by Data Development and Evaluation

[5] Statistics Canada, Labour Force Survey (Microdata Files)
[6] See the *Occupational Injuries and Diseases in Alberta 2008 Summary*

INJURY AND DISEASE ANALYSIS

Overexertion was the most common cause for lost-time claims in the Wholesale and Retail sector. Sprains, strains and tears continued to be the leading nature of injury with the trunk being the most commonly injured body part.

Nature of Injury or Disease

The nature of injury is used to identify the physical characteristics of the injury or disease. In 2008, 94.9% of lost-time and 95.3% of disabling injury claims were traumatic injuries and disorders. The four most common traumatic injuries and disorders were: sprains, strains and tears, surface wounds and bruises, open wounds and fractures and dislocations (see Table 6.1).

Note 6.1
Throughout this section, the classifications used are based on the Canadian Standards Association (CSA) standards for categorizing occupational injury and disease information.

Most nature of injury categories in the Wholesale and Retail sector happened at a lower or similar frequency to that of the rest of the province.[7] The largest difference was found in burns, which had a lost-time claim frequency that was 0.8 times the frequency for all sectors in the province. The disabling injury claim frequency was 0.7 times the frequency for all sectors.

Note 6.2
The CSA standard is designed so that Nature of Injury and Part of Body categories are directly linked when classifying injuries. This is also true for the relationship between the Source of Injury and Type of Event categories.

[7] Number of times higher or lower compares the Wholesale and Retail sector's claim rate and proportion of injuries by each injury type, against the average claim rate and injury proportion for all sectors in the province. A value equal to 1 indicates an equal probability or likelihood to the average. A value higher than 1 indicates an increased likelihood of this type of injury occurring, and a value less than one indicates a lower likelihood. See Appendix A for calculation details.

Table 6.1
Nature of Injury or Disease — Wholesale and Retail: 2008

Nature of Injury	Lost-Time Claims	%	Disabling Injury claims	%
Traumatic Injuries and Disorders	**6,046**	**94.9%**	**10,486**	**95.3%**
Sprains, Strains and Tears	3,302	51.8%	5,726	52.0%
Surface Wounds and Bruises	906	14.2%	1,595	14.5%
Open Wounds	496	7.8%	1,112	10.1%
Fractures and Dislocations	474	7.4%	713	6.5%
Burns	114	1.8%	165	1.5%
Other Traumatic Injuries and Disorders	754	11.8%	1,175	10.7%
Systemic Diseases and Disorders	**256**	**4.0%**	**371**	**3.4%**
Infectious and Parasitic Disorders	**0**	**0.0%**	**0**	**0.0%**
Neoplasms, Tumors and Cancer	**1**	**<0.1%**	**1**	**<0.1%**
Symptoms, Signs and Ill-Defined Conditions	**27**	**0.4%**	**38**	**0.3%**
Multiple Diseases, Conditions and Disorders	**1**	**<0.1%**	**1**	**<0.1%**
Other Diseases, Conditions and Disorders	**11**	**0.2%**	**14**	**0.1%**
Nature of Injury - Unknown	**27**	**0.4%**	**97**	**0.9%**
Total	**6,369**	**100.0%**	**11,008**	**100.0%**

Data Source: WCB Data, Prepared by Data Development and Evaluation

Part of Body Injured

In 2008, the trunk accounted for most injured body parts, at 41.7% of lost-time and 39.4% of disabling injuries in the Wholesale and Retail sector, followed by upper extremities, at 21.0% and 27.2%, and lower extremities, at 21.6% and 20.1% (see Table 6.2).

Most part of body categories happened at a similar or lower frequency in the Wholesale and Retail sector than in the rest of the province. The body systems category had a lower frequency of lost-time and disabling injury claims as both figures were 0.3 times the frequency for all sectors in the province.[8]

[8] Number of times higher or lower compares the Wholesale and Retail sector's claim rate and proportion of injuries by each injury type, against the average claim rate and injury proportion for all sectors in the province. A value equal to 1 indicates an equal probability or likelihood to the average. A value higher than 1 indicates an increased likelihood of this type of injury occurring, and a value less than one indicates a lower likelihood. See Appendix A for calculation details.

Table 6.2
Part of Body Injured — Wholesale and Retail: 2008

Part of Body Injured	Lost-Time Claims	%	Disabling Injury Claims	%
Trunk	**2,654**	**41.7%**	**4,339**	**39.4%**
Back, Including Spine, Spinal Cord	1,837	28.8%	2,862	26.0%
Other Trunk	817	12.8%	1,477	13.4%
Upper Extremities	**1,336**	**21.0%**	**2,997**	**27.2%**
Wrist(s) and Hand(s) Except Finger(s)	521	8.2%	1,125	10.2%
Finger(s), Fingernail(s)	435	6.8%	1,087	9.9%
Other Upper Extremities	380	6.0%	785	7.1%
Lower Extremities	**1,375**	**21.6%**	**2,211**	**20.1%**
Ankle(s) and Foot (Feet) Except Toes	675	10.6%	1,090	9.9%
Leg(s)	622	9.8%	1,005	9.1%
Other Lower Extremities	78	1.2%	116	1.1%
Head	**509**	**8.0%**	**713**	**6.5%**
Eye(s)	157	2.5%	216	2.0%
Other Head Parts	352	5.5%	497	4.5%
Neck, Including Throat	**144**	**2.3%**	**225**	**2.0%**
Body Systems	**22**	**0.3%**	**28**	**0.3%**
Multiple Body Parts	**326**	**5.1%**	**489**	**4.4%**
Part of Body - Unknown	**3**	**<0.1%**	**4**	**<0.1%**
Other Body Parts	**0**	**0.0%**	**2**	**<0.1%**
Total	**6,369**	**100.0%**	**11,008**	**100.0%**

Data Source: WCB Data, Prepared by Data Development and Evaluation

Source of Injury or Disease

The source of injury or disease describes the object or substance that the worker came into contact with resulting in an injury or disease. The two primary sources of injury for the lost-time and disabling injury claims in the Wholesale and Retail sector in 2008 were persons, plants, animals, and minerals, at 19.0% and 18.4% and containers, at 18.7% and 19.4% respectively (see Table 6.3).

In the Wholesale and Retail sector most sources of injury categories happened at a similar or lower frequency than in the rest of the province. The person – other than injured or ill worker category had a lower frequency of lost-time and disabling injury claims both at 0.1 times the frequency for all sectors in the province respectively.[9] The mineral – metallic or nonmetallic (except fuel) category had a lower frequency of lost-time and disabling injury claims at 0.5 and 0.4 times the frequency for all sectors.

[9] Number of times higher or lower compares the Wholesale and Retail sector's claim rate and proportion of injuries by each injury type, against the average claim rate and injury proportion for all sectors in the province. A value equal to 1 indicates an equal probability or likelihood to the average. A value higher than 1 indicates an increased likelihood of this type of injury occurring, and a value less than one indicates a lower likelihood. See Appendix A for calculation details.

Table 6.3
Source of Injury or Disease — Wholesale and Retail: 2008

Source of Injury	Lost-Time Claims	%	Disabling Injury Claims	%
Persons, Plants, Animals and Minerals	**1,211**	**19.0%**	**2,030**	**18.4%**
Person-Injured or Ill Worker	1,086	17.1%	1,843	16.7%
Minerals - Metallic or Nonmetallic (except fuel)	11	0.2%	20	0.2%
Person-Other Than Injured or Ill Worker*	41	0.6%	53	0.5%
Other Persons, Plants, Animals & Minerals	73	1.1%	114	1.0%
Containers**	**1,192**	**18.7%**	**2,137**	**19.4%**
Structures and Surfaces	**1,001**	**15.7%**	**1,527**	**13.9%**
Parts and Materials	**717**	**11.3%**	**1,322**	**12.0%**
Vehicles	**542**	**8.5%**	**879**	**8.0%**
Machinery	**426**	**6.7%**	**723**	**6.6%**
Tools, Instruments and Equipment	**395**	**6.2%**	**816**	**7.4%**
Hand Tools - Nonpowered	210	3.3%	466	4.2%
Hand Tools - Powered	23	0.4%	53	0.5%
Other Tools and Equipment	162	2.5%	297	2.7%
Furniture and Fixtures	**333**	**5.2%**	**555**	**5.0%**
Chemicals and Chemical Products	**88**	**1.4%**	**119**	**1.1%**
Other Sources	**256**	**4.0%**	**375**	**3.4%**
Source of Injury - Unknown	**208**	**3.3%**	**525**	**4.8%**
Total	**6,369**	**100.0%**	**11,008**	**100.0%**

* Person – other than injured or ill worker: classifies workplace injuries or illnesses inflicted by family members as well as non-family relations, including co-workers, former co-workers, and patients.

** Containers: classifies receptacles that are commonly used to hold, store or carry materials (examples: dishes, cups and glasses, luggage, etc.)

Data Source: WCB Data, Prepared by Data Development and Evaluation

Type of Event or Exposure

The type of event or exposure describes the incident that occurred at the time of the exposure that directly resulted in the injury or disease. Bodily reaction and exertion, and contact with objects and equipment were the two most common types of events or exposures that comprised 74.2% of lost-time claims and 77.6% of disabling injury claims in the Wholesale and Retail sector in 2008 respectively (see Table 6.4).

Most type of event or exposure categories in the Wholesale and Retail sector happened at a lower or similar frequency to that of the rest of the province. The largest difference was found in assaults and violent acts category, which had both a lost-time and disabling injury claim frequency 0.4 times the frequency for all sectors in the province respectively.[10]

[10] Number of times higher or lower compares the Wholesale and Retail sector's claim rate and proportion of injuries by each injury type, against the average claim rate and injury proportion for all sectors in the province. A value equal to 1 indicates an equal probability or likelihood to the average. A value higher than 1 indicates an increased likelihood of this type of injury occurring, and a value less than one indicates a lower likelihood. See Appendix A for calculation details.

Table 6.4
Type of Event or Exposure — Wholesale and Retail: 2008

Type of Event or Exposure	Lost-Time Claims	%	Disabling Injuries	%
Bodily Reaction or Exertion	**2,912**	**45.7%**	**5,036**	**45.7%**
Overexertion	1,719	27.0%	2,990	27.2%
Bodily Reaction*	784	12.3%	1,276	11.6%
Repetitive Motion	241	3.8%	454	4.1%
Other Bodily Reaction/Exertion	168	2.6%	316	2.9%
Contact with Objects or Equipment	**1,812**	**28.5%**	**3,504**	**31.8%**
Struck by Object	1,006	15.8%	1,917	17.4%
Struck against Object	350	5.5%	678	6.2%
Caught in Object	275	4.3%	560	5.1%
Rubbed or Abraded	76	1.2%	120	1.1%
Other Contact with Object/Equipment	105	1.6%	229	2.1%
Falls	**1,040**	**16.3%**	**1,588**	**14.4%**
Fall on Same Level	729	11.4%	1,126	10.2%
Fall to Lower Level	255	4.0%	369	3.4%
Other Falls	56	0.9%	93	0.8%
Transportation Accidents	**270**	**4.2%**	**369**	**3.4%**
Exposure to Harmful Substances	**198**	**3.1%**	**270**	**2.5%**
Assaults and Violent Acts	**48**	**0.8%**	**59**	**0.5%**
Assaults and Violent Acts by Person(s)	37	0.6%	42	0.4%
Other Assaults and Violent Acts	11	0.2%	17	0.2%
Fires and Explosions	**6**	**0.1%**	**7**	**0.1%**
Other Events or Exposures	**0**	**0.0%**	**0**	**0.0%**
Type of Event - Unknown	**83**	**1.3%**	**175**	**1.6%**
Total	**6,369**	**100.0%**	**11,008**	**100.0%**

* Bodily reaction: injuries or illnesses resulting from a single incident of free bodily motion which imposed stress or strain on some part of the body.

Data Source: WCB Data, Prepared by Data Development and Evaluation

Duration of Disability

Duration of disability[11] is intended to reflect the severity of the effects of occupational injury and disease as reflected by the number of days off work. However, the efforts of employers to introduce modified work programs to integrate injured workers more quickly back into the workforce can have a major impact on workdays lost.

Over half of the claims resulted in a duration of disability of 10 days or less. Claims with one to five days' duration represented 44.9% of all claims, and claims with six to ten days' duration accounted for 15.4%. Claims resulting in duration of disability of 51 days or more represented 8.4% of all claims (see Table 6.5). In all sectors in the province, 55.3% of lost-time claims resulted in 1-10 days lost, while 20.5% of claims required 31 or more days away from work.

Table 6.5
Duration of Disability — Alberta: 2007-2008

Duration of Disability	2007		2008	
	Lost-Time Claims	%	Lost-Time Claims	%
1-5 Days	3,200	46.9%	**2,859**	**44.9%**
6-10 Days	1,040	15.3%	**982**	**15.4%**
11-15 Days	515	7.6%	**489**	**7.7%**
16-20 Days	315	4.6%	**343**	**5.4%**
21-30 Days	418	6.1%	**413**	**6.5%**
31-40 Days	293	4.3%	**251**	**3.9%**
41-50 Days	203	3.0%	**169**	**2.7%**
51 Days or More	548	8.0%	**532**	**8.4%**
Unspecified	284	4.2%	**331**	**5.2%**
Total	**6,816**	**100.0%**	**6,369**	**100.0%**

Data Source: WCB Data, Prepared by Data Development and Evaluation

[11] The duration of disability refers to the length of time, in days, for which the worker receives wage compensation from the WCB.

OCCUPATIONAL FATALITIES

In 2008 the WCB accepted 14 fatalities in the Wholesale and Retail industries, accounting for 8.4% of all 166 fatalities in the province.

A WCB accepted occupational fatality is defined as the death of a worker resulting from a work-related incident or exposure which has been accepted by the WCB for compensation. The WCB classifies occupational fatalities into three general types as follows:

Motor Vehicle Incidents

Motor vehicle incidents typically involve non-industrial vehicles operating on public roads in which the fatally injured worker was either the driver or a passenger. This type of occupational fatality also includes cases involving aircraft, train, helicopter and water vehicle crashes. In 2008, five of the Wholesale and Retail fatalities accepted by WCB were motor vehicle incidents (see Table 7.1).

Workplace Incidents

Workplace incidents consist of cases in which the worker died at a worksite or as a result of injuries sustained at a worksite. This is the type of fatality that E&I typically investigates. In 2008, three of the Wholesale and Retail fatalities accepted by WCB were workplace incidents (see Table 7.1).

Latent Workplace and Motor Vehicle Fatalities

Latent fatalities consist of workers who were involved in a workplace incident or exposure, or a motor vehicle incident that did not become a fatality until a much later date, often years later. These incidents were classified as occupational diseases. From 2002, these incidents will be separated out and included with either motor vehicle or workplace incident categories in accordance to their original injury.

Usually, other contributing factors cause a latent fatality, although these contributing factors are the result of the initial injury or exposure. A motor vehicle incident where a worker received leg injuries requiring surgery is a good example of this. Complications during the surgery result in a blood clot causing a fatal stroke. Thus, the injury is classified latent because the original injury caused the requirement for surgery. In 2008 there was no latent workplace incident in the Wholesale and Retail industries.

Occupational Disease

Occupational disease fatalities consist mostly of recognized occupational disease, that is, disease known to be primarily or exclusively work-related such as asbestosis and coal workers' pneumoconiosis. This category also includes heart attacks suffered on the job. Occupational diseases are frequently diagnosed several years after the initial or crucial exposure to the toxic substance, and in such cases, it is difficult to determine when the fatal exposure occurred. *The occupational disease category, therefore, should not be interpreted to reflect present worksite hazardous conditions or exposures.*

Each year the WCB accepts some occupational fatality claims for compensation. Occupational fatality claims that were accepted in a particular year may include fatalities from prior years. In 2008, six of the fatalities accepted by WCB in the Wholesale and Retail industries were occupational disease incidents (see Table 7.1).

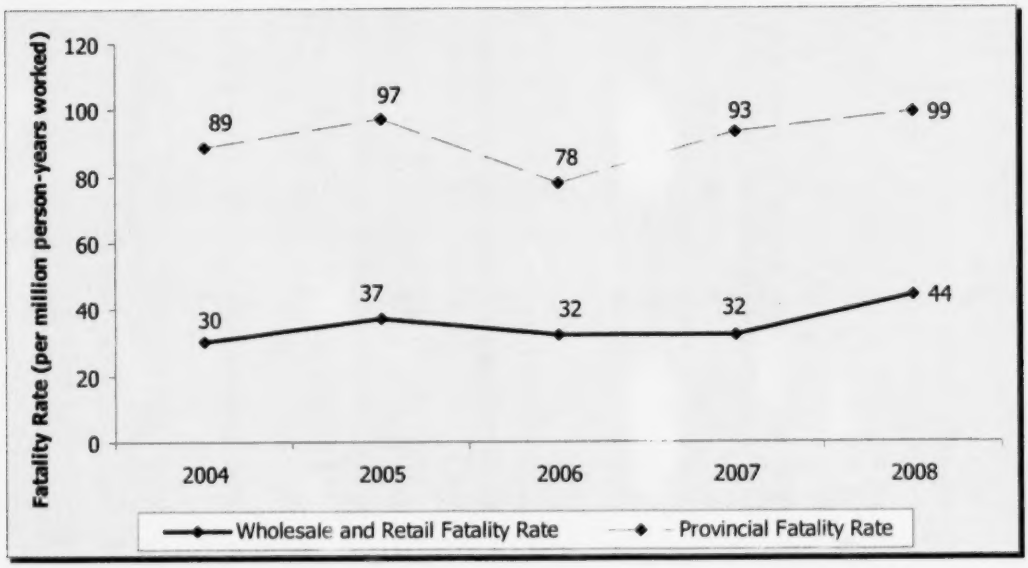
Table 7.1
Types of Occupational Fatalities Accepted by the WCB – Alberta: 2004 - 2008

Year	Motor Vehicle Incident		Workplace Incident		Occupational Disease		Total
	Number of Fatalities	%	Number of Fatalities	%	Number of Fatalities	%	Number of Fatalities
2004	4	50.0%	1	12.5%	3	37.5%	8
2005	4	36.4%	6	54.5%	1	9.1%	11
2006	2	20.0%	4	40.0%	4	40.0%	10
2007	3	30.0%	5	50.0%	2	20.0%	10
2008	**5**	**35.7%**	**3**	**21.4%**	**6**	**42.9%**	**14**
Total	18	34.0%	19	35.8%	16	30.2%	53

Data Source: WCB Data, Prepared by Data Development and Evaluation

The fatality rate is calculated by dividing the number of accepted fatalities in the year by the number of person-years worked in that year. The result is expressed as "per million person-years worked." The 2008 fatality rate was 44 per million person-years worked (see Chart 7.1).

Chart 7.1
Fatality Rate[12] in Wholesale and Retail Industries: 2004-2008



Data Source: WCB Data, Prepared by Data Development and Evaluation

[12] Estimates are based upon information provided by the WCB. Fatalities occurring under Government of Canada jurisdiction are excluded from the calculation of the fatality rates.

Between 2004 and 2008, the WCB accepted 53 fatalities in the Wholesale and Retail industries. The Industrial and Farm Equipment and Products sub-sector had the most with 26 fatalities, accounting for 49.1% of total fatalities (see Table 7.2). In the past five years, only one fatality has been reported in the Office, Medical and Entertainment Equipment sub-sector.

Table 7.2
Wholesale and Retail Occupational Fatalities Accepted by the WCB by Sub-Sector – Alberta: 2004-2008

Sub-Sector	2004	2005	2006	2007	2008	Number of Fatalities	%
Automobiles, Sport Vehicles, Small Engines and Trailers	1	1	2	2	**4**	10	18.9%
Food and Beverage Stores	0	2	1	1	**1**	5	9.4%
Industrial and Farm Equipment and Products	2	6	5	5	**8**	26	49.1%
Other Retail Services	2	1	0	0	**0**	3	5.7%
Wholesale Operations	3	0	0	2	**0**	5	9.4%
Yard and Home Improvement Centres	0	1	1	0	**1**	3	5.7%
Office, Medical and Entertainment Equipment	0	0	1	0	**0**	1	1.9%
Wholesale and Retail Industries	**8**	**11**	**10**	**10**	**14**	**53**	**100.0%**

Data Source: WCB Data, Prepared by Data Development and Evaluation

CERTIFICATE OF RECOGNITION

A Certificate of Recognition (COR) is given to employers who develop health and safety programs that meet established standards. Certificates are jointly issued by Certifying Partners and E&I.[13]

In 2008, about three percent of Wholesale and Retail sector's employers were COR holders. These employers represented 25.5% of the total person-years worked in the Wholesale and Retail sector. In 2008, 8.6% of Industrial and Farm Equipment and Products employers had valid CORs, representing 45.2% of the total person-years worked in that sub-sector (see Table 8.1).

Table 8.1
Employers With Valid COR — Alberta: 2008

Sub-Sector	Number of Certified Employers	Total Number of Employers	% of Total Employers Certified	% of Total Person-Years Certified
Wholesale and Retail	**637**	**20,218**	**3.2%**	**25.5%**
Automobiles, Sport Vehicles, Small Engines and Trailers	145	3,967	3.7%	12.1%
Food and Beverage Stores	18	2,673	0.7%	41.6%
Industrial and Farm Equipment and Products	383	4,472	8.6%	45.2%
Office, Medical and Entertainment Equipment	7	1,502	0.5%	5.9%
Wholesale Operations	25	1,501	1.7%	11.0%
Yard and Home Improvement Centres	25	370	6.8%	44.4%
Other Retail Services	34	5,733	0.6%	18.5%

Data Source: WCB Data, Prepared by Data Development and Evaluation

[13] For more information on the COR program visit http://www.employment.alberta.ca/SFW/334.html

In 2008, the lost-time claim rate for COR holders in the Wholesale and Retail sector decreased by 11.3% and the rate for non-COR holders decreased by 7.3%. The disabling injury rates for both COR and non-COR employers decreased by 1.9% and 4.7%, respectively (see Table 8.2). For all sectors in the province, the lost-time claim and disabling injury rates for COR holders were 1.97 and 4.92 per 100 person-years respectively, for non-COR holders the respective numbers were 1.81 and 2.66. A low lost-time claim rate and high disabling injury rate can be indicative of proficient claims management. However, it may also be a reflection of larger employers having greater capacity to offer modified duties to injured workers than smaller employers.

Comparing COR holders against all non-COR holders provides useful information about each group, although it does not compare like-with-like. A COR is given to employers who develop health and safety programs that meet established standards, with this group seeing continued improvement in their lost-time claim rates. Some non-COR holders have good programs in place above this standard, whereas others do not. This makes evaluating improving health and safety trends less clear for this group.

Table 8.2
Lost-Time Claim and Disabling Injury Rates for Wholesale and Retail COR Holders — Alberta: 2007-2008

Employer	Year	Number of Accounts	Person-Years Worked	Lost-Time Claims	Disabling Injury Claims	Lost-Time Claim Rate	Disabling Injury Rate	Change in Lost-Time Claim Rate	Change in Disabling Injury Rate
COR	2007	636	78,915	2,304	4,689	2.92	5.94	-11.3%	-1.9%
	2008	637	81,668	2,116	4,761	2.59	5.83		
Non-COR	2007	19,393	234,732	4,512	6,460	1.92	2.75	-7.3%	-4.7%
	2008	19,581	238,739	4,253	6,247	1.78	2.62		

Data Source: WCB Data, Prepared by Data Development and Evaluation

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APPENDIX A: TERMS, DEFINITIONS AND FORMULAS

Lost-Time Claim

A lost-time claim (LTC) is a claim for an occupational injury or disease that causes the worker to have time away from work beyond the day of injury. Included are claims receiving reimbursement of full or partial lost wages due to occupational illness or injury, or payment for permanent loss of function.

Modified Work Claim

A modified work claim is a claim for an occupational injury or disease where a worker had their normal work duties altered to enable them to remain working without losing time from work. Also included are claims where injured workers are helped back into the workplace with modified duties after time lost due to injury or disease.

Disabling Injury Claim

Disabling injury (DI) claims combine both the lost-time and modified work concepts to produce an overall figure where an occupational injury or disease disables the worker causing either time-lost from work or for their normal work duties to be modified.

Person-Years Worked

Person-years worked are estimates calculated from wage and payroll data provided by account holders to the WCB. Alberta Employment and Immigration uses data to estimate an average industry wage, and uses the average industry wage and employer payroll data to estimate person-years worked for each employer and each industry. One person-year is equivalent to one full-time worker working for one year, and can be assumed to equal 2,000 hours worked.

Lost-Time Claim Rate

The lost-time claim rate is calculated by dividing the number of lost-time claims by the person-years worked estimate, and multiplying the result by 100. The lost-time claim rate represents the probability or risk of an injury or disease to a worker during a period of one-year work, which will result in time lost from work. Comparisons of lost-time claim rates between industries, or between years, can be used to indicate increases, decreases, or differences in this risk.

$$\text{LTC Rate} = \frac{\text{Number of LTC's}}{\text{Person-years worked}} \times 100$$

Disabling Injury Rate

The disabling injury rate is calculated by dividing the number of disabling injury claims by the person-year estimates, and multiplying the result by 100. The disabling injury rate represents the probability or risk of a disabling injury or disease to a worker during a period of one year of work. The disabling injury rate is similar to the LTC rate although it covers a broader range of injuries, including those that are less severe in nature (do not require time away from work). The rate represents the number of claims per 100 person-years worked and includes claims made for both lost-time and modified work.

$$\text{Disabling Injury Rate} = \frac{\text{Number of DI's}}{\text{Person-years worked}} \times 100$$

Duration (Days lost)

The duration of disability is the number of days following the injury or disease for which the worker was disabled and unable to perform normal work duties. This information is obtained for this report from data on compensation days paid on each claim from the WCB. Alberta Employment and Immigration obtains these data on March 31 of the year following the claim year, and does not update the information, even though many injured workers continue to be disabled beyond this date. As a result, the duration information reported here underestimates the true impact of lost-time injury and disease, although it provides a consistent method for reporting and observing trends in duration.

Duration Rate

The duration rate is calculated by dividing the number of workdays lost (disability days) by the person-years worked estimate, and multiplying by 100. The result is expressed as days lost per 100 person-years worked, and indicates, in part, the economic impact of occupational injury and disease. Duration rates are not recommended as reliable indicators of full economic cost. In addition, readers are warned that duration rates are highly unstable when based on only a few lost-time claims; it is recommended that the duration rate not be calculated based upon fewer than 30 lost-time claims.

$$\text{Duration Rate} = \frac{\text{Disability Days}}{\text{Person-years worked}} \times 100$$

Industry Coverage

About 80% of employed persons in Alberta are covered by WCB. This report focuses on all industry activity in Alberta covered by the WCB and by the provincial legislation for occupational health and safety. Most industry sectors are included but notable exceptions consist of the Government of Canada, and parts of the agriculture and finance sectors. Several professional groups (i.e. the teaching and medical professions) are also excluded as are some industries where WCB coverage is not compulsory.

WCB Accepted Fatality

An occupational fatality is the death of a worker which resulted from a work-related incident or exposure and which has been accepted by the WCB for compensation. A fatality is counted in the year it is accepted.

Fatality Rate

The fatality rate is calculated by dividing the number of accepted fatalities by the person-years worked estimate and multiplying the result by one million. The result is expressed as fatalities per million person-years worked. Fatalities that are found under the jurisdiction of the Government of Canada are excluded before the calculation of the fatality rate.

$$\text{Fatality Rate} = \frac{\text{Number of Fatalities}}{\text{Person-years worked}} \times 1{,}000{,}000$$

Number of Times Higher/Lower than the Provincial Average

The number of times higher/lower than the provincial average is used to compare the performance of the industries with the province regarding specific injury or disease. A number less than one indicates that the injury of the industries is lower than the provincial average; if equal to one it indicates the injury of the industries is the same as the provincial average and a number greater than one indicates that the injury of the industries is higher than the provincial average.

$$\frac{\text{Per cent of Total Claims for the Industries} \times \text{Industries' LTC Rate}}{\text{Per cent of Total Claims for the Province} \times \text{Provincial LTC Rate}}$$

Where:

$$\text{Per cent of Total Claims for the Industries} = \frac{\text{Number of LTCs for the Industries (e.g. back injury)}}{\text{Total LTCs for the Industries}} \times 100$$

$$\text{Per cent of Total Claims for the Province} = \frac{\text{Number of LTCs for the Province (e.g. back injury)}}{\text{Total LTCs for the Province}} \times 100$$

N.E.C.

Not Elsewhere Classified

Labour Force Survey

The Labour Force Survey (LFS) is a household survey carried out monthly by Statistics Canada. The objectives of the LFS have been to divide the working-age population into three mutually exclusive classifications (employed, unemployed, and not in the labour force) and to provide descriptive and explanatory data on each of these categories. Data from the survey provide information on major labour market trends such as shifts in employment across industrial sectors, hours worked, labour force participation and unemployment rates.

For the most part, annual LFS data has been analyzed alongside injury and disease information to aid the understanding of injury risk or frequency by worker type. The LFS uses a different industry classification from WCB, although there are similarities in structure. Where possible, the two data sources are used comparably and proportions (of totals) have been used to evaluate information generated from both sources. Using proportions attempts to overcome obvious distortions in the numbers in employment from both sources, although the impact on the proportions from industry coverage differences is unclear. In certain instances, monthly LFS micro-data files have been combined and used to produce proportion estimates for the whole year for particular sub-groups of the population.

For further information on the LFS, please see

http://www.employment.alberta.ca/BI/2599.html

APPENDIX B: WHOLESALE AND RETAIL INDUSTRIES WCB INDUSTRY CODES

1. Wholesale Operations

62900 – Wholesale with or without Warehousing
69916 – Wholesale Food Distribution

2. Food and Beverage Stores

63100 – Food/Convenience Stores
63103 – Butcher Shops/Home Provisioners
63105 – Liquor/Wine/Beer Sales Outlets
65406 – Gas Bar/Car Wash – No Auto Service

3. Industrial and Farm Equipment and Products

37902 – Chemical Products – Packaging/Distribution
52400 – Grain/Seed Handling Operations
60800 – Bulk Petroleum Dealers
62200 – Farm Implement Dealers
62201 – Mobile Equipment Dealers
62302 – Machinery/Equipment - Sales, Service, Repair (N.E.C.)
62303 – Industrial Supply Stores
69300 – Propane Dealers
86905 – Safety Equipment – Sale/Rental
89910 – Industrial and Oilfield Equipment – Rental

4. Automobiles, Sport Vehicles, Small Engines and Trailers

16300 – Tire Retreading
62701 – Auto Wreckers
65400 – Service Stations
65600 – Auto Dealers
65800 – Automobile Body Repair
65808 – General Automotive Repair
65809 – Electroplating Auto Parts
69912 – Trailers – Sales/ Rental with Service
69915 – Sport Vehicles – Sales/Service
89922 – Industrial Camp Trailers – Rental

5. Office, Medical and Entertainment Equipment

33901 – Medical Equipment – Sales/Service
62300 – Office Equipment – Sales/Service
67602 – Entertainment Equipment – Sales/Service

6. Yard and Home Improvement Centres

25403 – Home Improvement Centres
62908 – Garden Centres
69301 – Coal/Wood Yards

7. Other Retail Services

62903 – Sales Operations (N.E.C.)
64200 – Department/General Stores
66300 – Shoe Stores
66900 – Clothing/Yard Goods Stores
67300 – Hardware/Auto Parts Stores/Etc.
67601 – Furniture Stores
67604 – Appliances – Sales/Service
67802 – Household Appliances – Service Only
68100 – Drug Stores
69100 – Book/Stationery Stores/Etc.
69200 – Florists – Retail/Wholesale
69500 – Jewellery Stores
69901 – Auctions (N.E.C.)
69904 – Novelty/Gift/Hobby Stores/Etc.
69914 – Pet/Seed/Feed Stores
86909 – Inventory Services
89100 – Travelling Sales/Manufacturing Agents
89908 – Small Equipment/Appliances - Rental

CONTACT INFORMATION

For further information about the data presented in this report contact:

Government of Alberta
Employment and Immigration
Data Development and Evaluation
2nd Floor, 10808 – 99 Avenue
Edmonton, Alberta
T5K 0G5

Telephone: 780-427-8531, toll free by calling 310-0000
Fax: 780-422-5070

Employment and Immigration website:

http://employment.alberta.ca

Work Safe Alberta website:

www.worksafely.org

Occupational Health and Safety Contact Centre:

Telephone: 780-415-8690, toll free by calling 1-866-415-8690

http://www.employment.alberta.ca/SFW/2874.html

Certificate of Recognition (COR) Program:

http://www.employment.alberta.ca/SFW/334.html